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Applicant : Zandi, et al.
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Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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AMENDMENT

In response to the Final Office Action mailed October 22, 2002, please enter this amendment and consider the following remarks.

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 8 of this paper.

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